

Fill in this information to identify your case:

United States Bankruptcy Court for the:

EASTERN DISTRICT OF VIRGINIA

Case number (if known) Chapter 11

☐ Check if this an amended filing

Official Form 201

Voluntary Petition for Non-Individuals Filing for Bankruptcy

06/22

If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write the debtor's name and the case number (if known). For more information, a separate document, *Instructions for Bankruptcy Forms for Non-Individuals*, is available.

1. Debtor's name Creating Scholars Through Therapy Corporation

2. All other names debtor used in the last 8 years

Include any assumed names, trade names and doing business as names

FKA Creating Scholars Through Therapy, LLC

3. Debtor's federal Employer Identification Number (EIN) 45-4449548

4. Debtor's address Principal place of business

3321 W Mercury Blvd., Suite D
Hampton, VA 23666

Number, Street, City, State & ZIP Code

Hampton City

County

Mailing address, if different from principal place of business

Post Office Box 7113
23666

P.O. Box, Number, Street, City, State & ZIP Code

Location of principal assets, if different from principal place of business

Number, Street, City, State & ZIP Code

5. Debtor's website (URL) www.creatingscholarsthroughtherapy.org

6. Type of debtor

☒ Corporation (including Limited Liability Company (LLC) and Limited Liability Partnership (LLP))

☐ Partnership (excluding LLP)

☐ Other. Specify: _____

Debtor **Creating Scholars Through Therapy Corporation**
Name

Case number (if known)

7. Describe debtor's business**A. Check one:**

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Railroad (as defined in 11 U.S.C. § 101(44))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ Clearing Bank (as defined in 11 U.S.C. § 781(3))
- ☒ None of the above

B. Check all that apply

- ☐ Tax-exempt entity (as described in 26 U.S.C. §501)
- ☐ Investment company, including hedge fund or pooled investment vehicle (as defined in 15 U.S.C. §80a-3)
- ☐ Investment advisor (as defined in 15 U.S.C. §80b-2(a)(11))

C. NAICS (North American Industry Classification System) 4-digit code that best describes debtor. See <http://www.uscourts.gov/four-digit-national-association-naics-codes>.

8049**8. Under which chapter of the Bankruptcy Code is the debtor filing?****Check one:**

- ☐ Chapter 7
- ☐ Chapter 9
- ☒ Chapter 11. **Check all that apply:**

- ☐ The debtor is a small business debtor as defined in 11 U.S.C. § 101(51D), and its aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$3,024,725. If this sub-box is selected, attach the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).
- ☒ The debtor is a debtor as defined in 11 U.S.C. § 1182(1), its aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$7,500,000, **and it chooses to proceed under Subchapter V of Chapter 11.** If this sub-box is selected, attach the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return, or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).
- ☐ A plan is being filed with this petition.
- ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
- ☐ The debtor is required to file periodic reports (for example, 10K and 10Q) with the Securities and Exchange Commission according to § 13 or 15(d) of the Securities Exchange Act of 1934. File the *Attachment to Voluntary Petition for Non-Individuals Filing for Bankruptcy under Chapter 11* (Official Form 201A) with this form.
- ☐ The debtor is a shell company as defined in the Securities Exchange Act of 1934 Rule 12b-2.

☐ Chapter 12**9. Were prior bankruptcy cases filed by or against the debtor within the last 8 years?**

- ☒ No.
- ☐ Yes.

If more than 2 cases, attach a separate list.

District _____ When _____ Case number _____
District _____ When _____ Case number _____

10. Are any bankruptcy cases pending or being filed by a business partner or an affiliate of the debtor?

- ☒ No
- ☐ Yes.

List all cases. If more than 1, attach a separate list

Debtor _____ Relationship _____
District _____ When _____ Case number, if known _____

Debtor **Creating Scholars Through Therapy Corporation** Case number (if known) _____
Name

11. Why is the case filed in this district? *Check all that apply:*

☒ Debtor has had its domicile, principal place of business, or principal assets in this district for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other district.

☐ A bankruptcy case concerning debtor's affiliate, general partner, or partnership is pending in this district.

12. Does the debtor own or have possession of any real property or personal property that needs immediate attention?

☒ No

☐ Yes. Answer below for each property that needs immediate attention. Attach additional sheets if needed.

Why does the property need immediate attention? (Check all that apply.)

☐ It poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety.
What is the hazard? _____

☐ It needs to be physically secured or protected from the weather.

☐ It includes perishable goods or assets that could quickly deteriorate or lose value without attention (for example, livestock, seasonal goods, meat, dairy, produce, or securities-related assets or other options).

☐ Other _____

Where is the property? _____
Number, Street, City, State & ZIP Code

Is the property insured?

☐ No

☐ Yes. Insurance agency _____
Contact name _____
Phone _____

Statistical and administrative information

13. Debtor's estimation of available funds *Check one:*

☒ Funds will be available for distribution to unsecured creditors.

☐ After any administrative expenses are paid, no funds will be available to unsecured creditors.

14. Estimated number of creditors	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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15. Estimated Assets	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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16. Estimated liabilities	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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Debtor Creating Scholars Through Therapy Corporation Case number (if known) _____
Name

Request for Relief, Declaration, and Signatures

WARNING -- Bankruptcy fraud is a serious crime. Making a false statement in connection with a bankruptcy case can result in fines up to \$500,000 or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**17. Declaration and signature
of authorized
representative of debtor**

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I have been authorized to file this petition on behalf of the debtor.

I have examined the information in this petition and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on August 9, 2023
MM / DD / YYYY

X /s/ Nabila S. White
Signature of authorized representative of debtor

Nabila S. White
Printed name

Title President and Chief Executive Officer

18. Signature of attorney **X** /s/ Paul Driscoll
Signature of attorney for debtor

Date August 9, 2023
MM / DD / YYYY

Paul Driscoll 33476
Printed name

Zemanian Law Group
Firm name

223 East City Hall Ave.
Norfolk, VA 23510
Number, Street, City, State & ZIP Code

Contact phone (757) 622-0090 Email address paul@zemanianlaw.com

33476 VA
Bar number and State

Fill in this information to identify the case:

Debtor name **Creating Scholars Through Therapy Corporation**
 United States Bankruptcy Court for the: **EASTERN DISTRICT OF VIRGINIA**
 Case number (if known): _____

☐ Check if this is an
 amended filing

Official Form 204

Chapter 11 or Chapter 9 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims and Are Not Insiders

12/15

A list of creditors holding the 20 largest unsecured claims must be filed in a Chapter 11 or Chapter 9 case. Include claims which the debtor disputes. Do not include claims by any person or entity who is an insider, as defined in 11 U.S.C. § 101(31). Also, do not include claims by secured creditors, unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

Name of creditor and complete mailing address, including zip code	Name, telephone number and email address of creditor contact	Nature of claim (for example, trade debts, bank loans, professional services, and government contracts)	Indicate if claim is contingent, unliquidated, or disputed	Amount of claim If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
				Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
American Express Post Office Box 1270 Newark, NJ 07101-1270		Credit card purchases				\$3,969.82
Antoinette Hamilton 3321 West Mercury Blvd., Suite D Hampton, VA 23666		Services rendered				\$26,666.64
Capital One Post Office Box 71087 Charlotte, NC 28272-1087		Credit card purchases				\$16,069.44
Discover Card Post Office Box 71242 Charlotte, NC 28272		Credit card purchases				\$5,000.00
Fox Capital Group, Inc. 140 Broadway, 46th Floor New York, NY 10005		Money Lent				\$53,000.00
Gloria Burnett 277 Cabell Drive Newport News, VA 23602		Services rendered				\$2,773.33
IOU Central, Inc. d/b/a IOU Financial 600 Town Park Lane, Suite 100 Kennesaw, GA 30144		Merchant cash advance funding	Unliquidated			\$119,447.15
Marquitta Ruffin 808 Rose Street Rocky Mount, NC 27801		Services rendered				\$1,794.00

Debtor **Creating Scholars Through Therapy Corporation**
Name

Case number (if known)

Name of creditor and complete mailing address, including zip code	Name, telephone number and email address of creditor contact	Nature of claim (for example, trade debts, bank loans, professional services, and government contracts)	Indicate if claim is contingent, unliquidated, or disputed	Amount of claim If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
				Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
Mary Shcrim 301 Point Court Newport News, VA 23601		wages owed				\$1,673.21
Matthew Williams 3321 West Mercury Blvd, Suite D Hampton, VA 23666		Services rendered				\$1,150.00
Navy Federal Credit Union 820 Follin Lane SE Vienna, VA 22180-4907		Money Lent				\$40,806.59
Navy Federal Credit Union 820 Folling Lane, SE Vienna, VA 22180-4907		Credit card purchases				\$5,390.28
Prosperum Capital Partners, LLC d/b/a Arsenal Funding 15 W. 36th Street, 11th Floor New York, NY 10018		Money Lent				\$45,548.19
SoFi Bank, N.A. P.O. Box 654158 Dallas, TX 7526-4158		Money Lent				\$33,014.03
The Business Backer, LLC ATTN: Bankruptcy Notice 10856 Reed Hartman Highway, Suite 100 Cincinnati, OH 45242		Merchant cash advance funding				\$14,155.40
U. S. Small Business Administration 2 North Street, Suite 320 Birmingham, AL 35203		NAVY FEDERAL CREDIT UNION WELLS FARGO BANK, N.A. WELLS FARGO BANK, N.A. Navy Federal Credit Union Accounts receivable processed by Sentara/Optima, Anthem, Molina, United, and Virginia Premier		\$300,000.00	\$170,450.82	\$129,549.18

Debtor **Creating Scholars Through Therapy Corporation**
Name

Case number (if known)

Name of creditor and complete mailing address, including zip code	Name, telephone number and email address of creditor contact	Nature of claim (for example, trade debts, bank loans, professional services, and government contracts)	Indicate if claim is contingent, unliquidated, or disputed	Amount of claim If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
				Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
U.S. Internal Revenue Service Centralized Insolvency Operations P.O. Box 7346 Philadelphia, PA 19101-7346						\$15,000.00
United Tax Credit Corp. 1201 South Alma School Road, Suite 1110 Mesa, AZ 85210		ERC Tax Credit Advance				\$7,056.59
Virginia Department of Taxation Post Office Box 1115 Richmond, VA 23218		quarterly taxes				\$1,500.00
Wellen Capital, LLC 3245 Peachtree Parkway, Suite D-245 Suwanee, GA 30024		Money Lent				\$59,532.83

**United States Bankruptcy Court
Eastern District of Virginia**

In re **Creating Scholars Through Therapy Corporation**

Debtor(s)

Case No.

Chapter

11

STATEMENT REGARDING AUTHORITY TO SIGN AND FILE PETITION

I, **Nabila S. White**, declare under penalty of perjury that I am the **President and Chief Executive Officer** of **Creating Scholars Through Therapy Corporation**, and that the following is a true and correct copy of the resolutions adopted by the Board of Directors of said corporation at a special meeting duly called and held on the 9th day of **August**, 2023.

"Whereas, it is in the best interest of this corporation to file a voluntary petition in the United States Bankruptcy Court pursuant to Chapter 11 of Title 11 of the United States Code;

Be It Therefore Resolved, that **Nabila S. White, President and Chief Executive Officer** of this Corporation, is authorized and directed to execute and deliver all documents necessary to perfect the filing of a chapter **11** voluntary bankruptcy case on behalf of the corporation; and

Be It Further Resolved, that **Nabila S. White, President and Chief Executive Officer** of this Corporation is authorized and directed to appear in all bankruptcy proceedings on behalf of the corporation, and to otherwise do and perform all acts and deeds and to execute and deliver all necessary documents on behalf of the corporation in connection with such bankruptcy case, and

Be It Further Resolved, that **Nabila S. White, President and Chief Executive Officer** of this Corporation is authorized and directed to employ **Paul Driscoll 33476**, attorney and the law firm of **Zemanian Law Group** to represent the corporation in such bankruptcy case."

Date **August 9, 2023**

Signed **/s/ Nabila S. White**

Nabila S. White

**United States Bankruptcy Court
Eastern District of Virginia**

In re **Creating Scholars Through Therapy Corporation**

Debtor(s)

Case No.

Chapter

11

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"Whereas, it is in the best interest of this corporation to file a voluntary petition in the United States Bankruptcy Court pursuant to Chapter 11 of Title 11 of the United States Code;

Be It Therefore Resolved, that **Nabila S. White, President and Chief Executive Officer** of this Corporation, is authorized and directed to execute and deliver all documents necessary to perfect the filing of a chapter 11 voluntary bankruptcy case on behalf of the corporation; and

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Date **August 9, 2023**

Signed **/s/ Nabila S. White**

Nabila S. White

Resolution of Board of Directors
of
Creating Scholars Through Therapy Corporation

Whereas, it is in the best interest of this corporation to file a voluntary petition in the the United States Bankruptcy Court pursuant to Chapter 11 of Title 11 of the United States Code;

Be It Therefore Resolved, that **Nabila S. White, President and Chief Executive Officer** of this Corporation, is authorized and directed to execute and deliver all documents necessary to perfect the filing of a chapter 11 voluntary bankruptcy case on behalf of the corporation; and

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Date August 9, 2023

Signed _____

Date August 9, 2023

Signed _____

Absolute Home Health Care, LLC
3321 W Mercury Blvd. Suite D
Hampton, VA 23666

Aetna Better Health of Virginia
4500 East Cotton Center Blvd
Phoenix, AZ 85040

AMA Recovery Group, LLC
ATTN: Michael S. Kelleher, Vice Presiden
Collection Department 3131 Eastside Driv
Indianapolis, IN 46204

American Express
Post Office Box 1270
Newark, NJ 07101-1270

Anh H. Regent
Regent & Associates
500 Lovett Boulevard, Suite 225
Houston, TX 77006

Anthem Healthkeepers/Elevance Health
Post Office Box 7368
Columbus, GA 31908

Antoinnette Hamilton
3321 West Mercury Blvd., Suite D
Hampton, VA 23666

Bret T. Thrasher
Aubrey Thrasher, LLC
1170 Peachtree Street, Suite 1925
Atlanta, GA 30309

Capital One
Post Office Box 71087
Charlotte, NC 28272-1087

Cherry Velvet
3321 West Mercury Boulevard
Hampton, VA 23666

Cox Communications, Inc.
6205 Peachtree Dunwoody Road
Sandy Springs, GA 30328

Discover Card
Post Office Box 71242
Charlotte, NC 28272

Dominion Energy Virginia
Post Office Box 26543
Richmond, VA 23290

Fox Capital Group, Inc.
140 Broadway, 46th Floor
New York, NY 10005

Gloria Burnett
277 Cabell Drive
Newport News, VA 23602

IOU Central, Inc. d/b/a IOU Financial
600 Town Park Lane, Suite 100
Kennesaw, GA 30144

Joe Lieberman
Lieberman and Klestziak, LLP
P.O. Box 356
Cedarhurst, NY 11516

Kachina Thomas
3321 West Mercury Boulevard, Suite D
Hampton, VA 23666

Legend Funding
800 Brickell Avenue, Suite 90
Miami, FL 33131

Lowes Credit Card
P.O. Box 530914
Atlanta, GA 30353

Marquitta Ruffin
808 Rose Street
Rocky Mount, NC 27801

Mary Shcrim
301 Point Court
Newport News, VA 23601

Matthew Williams
3321 West Mercury Blvd, Suite D
Hampton, VA 23666

MCM Holding, LLC
12997 Warwick Boulevard
Newport News, VA 23602

Michaune Ogiale
549 42nd Street
Newport News, VA 23601

Molina Healthcare of Virginia
200 Oceangate, 6th Floor
Long Beach, CA 90802

Nabila S. White
3321 West Mercury Blvd., Suite D
Hampton, VA 23666

Nabila S. White
3321 West Mercury Blvd., Suite D
Hampton, VA 23666

Navy Federal Credit Union
820 Follin Lane SE
Vienna, VA 22180-4907

Parrish Flythe
91, 28th Street
Newport News, VA 23607

Prosperum Capital Partners, LLC
d/b/a Arsenal Funding
15 W. 36th Street, 11th Floor
New York, NY 10018

Savianna Chance

Scholar Empire, LLC
3321 W Mercury Blvd. Suite D
Hampton, VA 23666

Sentara Optima Behavioral Health
4417 Corporation Lane, Suite 250
Virginia Beach, VA 23462

Sentara Optima Behavioral Health
c/o Louis R. Richman, Associate General
824 North Military Highway, Suite 100
Norfolk, VA 23502

SoFi Bank, N.A.
P.O. Box 654158
Dallas, TX 7526-4158

The Business Backer, LLC
ATTN: Bankruptcy Notice
10856 Reed Hartman Highway, Suite 100
Cincinnati, OH 45242

U. S. Small Business Administration
2 North Street, Suite 320
Birmingham, AL 35203

U.S. Internal Revenue Service
Centralized Insolvency Operations
P.O. Box 7346
Philadelphia, PA 19101-7346

United health Care Community Plan
Post Office Box 5290
Kingston, NY 12402

United Tax Credit Corp.
1201 South Alma School Road, Suite 1110
Mesa, AZ 85210

Upgrade Lending
275 Battery Street, 23d Floor
San Francisco, CA 94111

Va. Dept. of Medical Assistance Services
600 East Broad Street
Richmond, VA 23219

Verizon Wireless
Bankruptcy Administration
500 Technology Drive Suite 550
Weldon Spring, MO 63304

Virginia Department of Taxation
Post Office Box 1115
Richmond, VA 23218

Virginia Premier
Post Office Box 4369
Richmond, VA 23220

Wellen Capital, LLC
3245 Peachtree Parkway, Suite D-245
Suwanee, GA 30024

Xerox Corporation
201 Merrit #7
Norwalk, CT 06851

**United States Bankruptcy Court
Eastern District of Virginia**

In re **Creating Scholars Through Therapy Corporation**

Debtor(s)

Case No.

Chapter

11

CORPORATE OWNERSHIP STATEMENT (RULE 7007.1)

Pursuant to Federal Rule of Bankruptcy Procedure 7007.1 and to enable the Judges to evaluate possible disqualification or recusal, the undersigned counsel for **Creating Scholars Through Therapy Corporation** in the above captioned action, certifies that the following is a (are) corporation(s), other than the debtor or a governmental unit, that directly or indirectly own(s) 10% or more of any class of the corporation's(s') equity interests, or states that there are no entities to report under FRBP 7007.1:

☐ None [*Check if applicable*]

August 9, 2023

Date

/s/ Paul Driscoll

Paul Driscoll 33476

Signature of Attorney or Litigant

Counsel for **Creating Scholars Through Therapy Corporation**

Zemanian Law Group

223 East City Hall Ave.

Norfolk, VA 23510

(757) 622-0090 Fax:

paul@zemanianlaw.com